



# Product and portrait

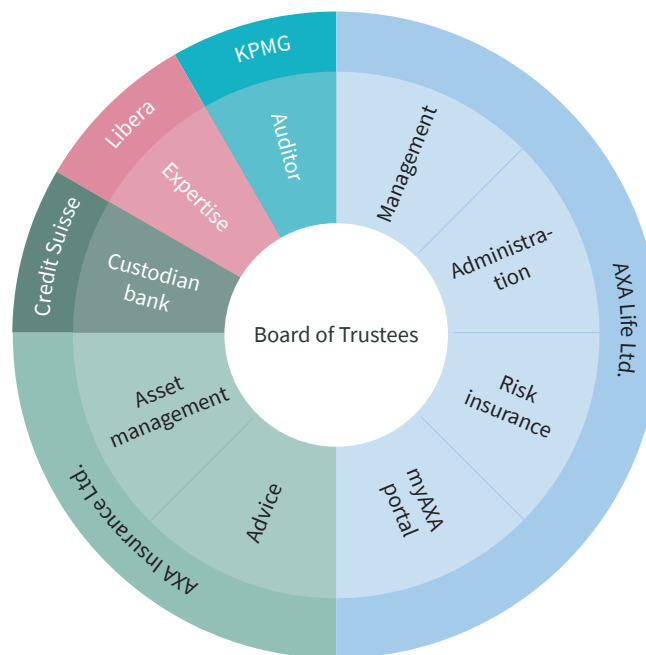
The AXA Foundation for Occupational Benefits, Principality of Liechtenstein is a semi-autonomous collective foundation. This ensures an attractive profile in terms of value for money for companies – whether large or small – as well as their employees. At the same time, they benefit from a high level of security.

## Foundation’s key figures as at December 31, 2023

|                              |        |
|------------------------------|--------|
| Coverage ratio               | 103.8% |
| Retirement assets (millions) | 492    |
| Affiliated customers         | 823    |
| Active insured persons       | 4,732  |
| Pensioners in the foundation | 157    |

## Organization

AXA Foundation for Occupational Benefits



## Name of the Foundation

AXA Foundation for Occupational Benefits, Principality of Liechtenstein

## Founded by

AXA Life Ltd / May 7, 1982

## Objective

### Semi-autonomous solution with pooled investment

The Foundation was established in order to provide occupational retirement, survivors’ and disability benefits. It protects the employees and employers of affiliated companies against the economic consequences of loss of earnings that may result from old age, disability or death. It provides benefits in accordance with the provisions that apply to mandatory occupational benefits and also offers pension plans that exceed the minimum statutory requirements, as well as voluntary occupational benefits.

## Investments

### Management of investments

- The Board of Trustees defines the investment strategy; the collective foundation with its affiliated pension funds bears the investment risk.
- The assets are invested by AXA Asset Management.
- All returns on investments flow back to the collective foundation.
- The Board of Trustees determines the interest on the retirement assets on the basis of the available reserves and the shared rate of return achieved and decides how the additional earnings will be used, for example to form reserves or to accrue additional interest on retirement assets.

### Trustees

- Dennis Waech (president)  
AXA Insurance Ltd., Winterthur
- Bernd Wurster  
Hilcona AG, Schaan FL
- Felix Tromp  
AXA Insurance Ltd., Winterthur
- Dr. Rolf Steiner  
VP Bank, Vaduz FL

### Flexible pension solutions at a glance

|                                    |  |
|------------------------------------|--|
| <b>Pension solution</b>            | Semi-autonomous solution with pooled investment              |
| <b>Target group</b>                | Small to medium-sized companies                              |
| <b>Occupational benefits plans</b> | Flexible design of pension plans                             |
| <b>Security</b>                    | Risk coverage of the actuarial risks of disability and death |
| <b>Full transparency</b>           | Separation of the investment and the risk process            |
| <b>Administration</b>              | Direct electronic access to pension data                     |

